

REMARKS

Publication of the application with the amendments herein is respectfully requested. **Such changes have already been incorporated in the application as filed.**

Should any fees be due as a result of the filing of this response, the Commissioner is hereby authorized to charge the Deposit Account No. 18-0988. Any overpayment can be credited to Deposit Account No. 18-0988.

Respectfully submitted,

RENNER, OTTO, BOISSELLE & SKLAR, LLP



Mark D. Saralino
Reg. No. 34,243

DATE: February 8, 2005

The Keith Building
1621 Euclid Avenue
Nineteenth Floor
Cleveland, Ohio 44115
(216) 621-1113